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1
                  UNITED STATES DISTRICT COURT
 2
                  EASTERN DISTRICT OF NEW YORK
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    SECURITIES AND EXCHANGE
    COMMISSION,
 5
                    Plaintiff,
 6
    VS.
                                     ) CASE NO.:
 7
                                     ) 22-cv-3421-DG-ST
    A.G. MORGAN FINANCIAL ADVISORS,)
    LLC, VINCENT J. CAMARDA, and
    JAMES MCARTHUR,
 9
                    Defendants.
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14
                     VIDEO DEPOSITION OF
15
                       VINCENT CAMARDA
16
                     VIA VIDEOCONFERENCE
17
                   Friday, March 31, 2023
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    Reported by:
    Brigitte Rothstein, Stenographer
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    JOB NO. 230331BGR
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       A.G. MORGAN FINANCIAL ADVISORS,)
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       LLC, VINCENT J. CAMARDA, and
       JAMES MCARTHUR,
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                       Defendants.
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           Video deposition of VINCENT CAMARDA taken on
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    behalf of the Plaintiff, via videoconference,
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    beginning at 10:08 a.m. and ending at 2:18 p.m., on
20
    Friday, March 31, 2023, before Brigitte Rothstein,
    Stenographer Court Reporter.
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10:13	1	Q In what year did you form A.G. Morgan?
10:13	2	A I don't remember.
10:13	3	Q And have you been a principal of A.G.
10:13	4	Morgan since it was formed?
10:13	5	A Yes.
10:13	6	Q What's your current title there?
10:13	7	A CEO.
10:13	8	Q Has that always been your title?
10:13	9	A Yes, it has.
10:13	10	Q At a certain point, did you solicit
10:14	11	individuals to invest money in connection with a
10:14	12	company called Complete Business Solutions, Inc., which
10:14	13	does business as Par Funding?
10:14	14	Through A.G. Morgan I and A.G. Morgan II,
10:14	15	yes or AGM I and AGM II.
10:14	16	Q Did you ever solicit any investor to
10:14	17	contribute funds toward Par Funding outside of AGM I
10:14	18	and II?
10:14	19	A No.
10:14	20	Q You never had a finder's agreement with
10:14	21	Par Funding?
10:14	22	A No.
10:14	23	Q A.G. Morgan never did, either?
10:14	24	A No.
10:14	25	Q You never signed a finding agreement with
		10

10:14	1	Par Funding on behalf of A.G. Morgan?
10:14	2	A No.
10:14	3	Q Did Par Funding ever compensate you for
10:15	4	soliciting investors in Par Funding's securities
10:15	5	offering?
10:15	6	Well, the way it worked was that they paid
10:15	7	us interest for the clients that invested in AGM I and
10:15	8	II, and then a portion of that interest came to us.
10:15	9	So is the answer to the question yes?
10:15	10	I believe I'm answering you correctly.
10:15	11	Q Could you please answer the question. Is
10:15	12	the answer to the question, yes, that Par Funding did
10:15	13	compensate you for soliciting investors?
10:15	14	I don't feel like that is what I'm saying
10:15	15	to you.
10:15	16	Q Okay.
10:15	17	A What I'm saying to you is that we had
10:16	18	notes with Par Funding. They paid us interest. The
10:16	19	lion share of the interest went to the clients. A
10:16 2	20	smaller portion went to us to operate the company, and
10:16	21	we received some compensation after expenses on that.
10:16 2	22	Q The difference between what Par Funding
10:16 2	23	paid to you and your entity under the promissory note
10:16 2	24	issued by Par Funding and the amount that you paid to
10:16 2	25	investors in the AGM Funds, I'll refer to that as the
	- 1	4.4

1	REPORTER'S CERTIFICATE
2	STATE OF FLORIDA )
3	) ss COUNTY OF MIAMI-DADE )
4	
5	I, BRIGITTE ROTHSTEIN, a duly stenograph court
6	reporter in and for the State of Florida, do hereby
O	certify: That I reported the taking of the VTC video
7	deposition of the Witness, VINCENT CAMARDA, at the time aforesaid;
8	That prior to being examined, the Witness was by
9	me duly sworn in to testify to the truth, the whole truth, and nothing but the truth;
	That I thereafter transcribed my shorthand notes
10	into typewriting and that the typewritten transcript of said VTC video deposition is a complete, true, and
11	accurate record of the proceedings to the best of my
12	ability. I further certify that (1) I am not a relative,
13	employee, or independent contractor of counsel of any of the parties; nor a relative, employee, or
	independent contractor of the parties involved in said
14	action; nor a person financially interested in the action; nor to I have any other relationship with any
15	of the parties or with counsel of any of the parties
16	involved in the action that may reasonably cause my impartiality to be questioned; and (2) that transcript
	review was requested.
17	IN WITNESS WHEREOF, I have hereunto set my hand in the County of Miami-Dade, State of Florida, this 6th
18	day of April 2023.
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21	Linto March Dr
22	BRIGITTE ROTHSTEIN, STENOGRAPHER
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